

Appl No.: 10/027,035

Atty. Dkt.: PC-1053CJP

Amendment to the Claims:RECEIVED
CENTRAL FAX CENTER

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This listing of the claims will replace all prior versions, and listings, of claims in the application.

Listing of Claims:

Claim 1 (Currently amended). A method of transferring cash funds between a senders and a recipients during unplanned emergencies, comprising the steps of:

- providing a sender bank account controlled by the a sender, said sender account having a fund, ~~the fund being available money or cash~~ available in the bank account, wherein said ~~available money or cash~~ is not from a sales transaction where a seller receives payment from a buyer;
- providing an escrow agent account controlled by an escrow agent, wherein said escrow agent is a separate entity and not the recipient;
- communicating with a sender during an unplanned emergency by a recipient to request emergency cash, wherein the sender is adapted to be solely a human sender;
- purchasing a cash card having a magnetic stripe, solely from a retail store during the emergency by the recipient, the cash card having an access number, wherein the cash card is not a credit card, debit card, MoneyGram or existing ATM (automated teller machine) card, wherein the retail store is not a bank or Western Union;
- identifying the cash card that is authorized to be used to receive the transferred emergency cash at a remote ATM site;
- contacting the sender bank by the sender using a touchtone phone;
- automatically authorizing a transfer of the fund cash into the escrow agent account from the sender bank account for temporarily holding the fund cash in the escrow account;
- automatically transferring the fund cash from the sender account to the escrow agent account;
- automatically transferring the fund cash from the escrow agent account to a the remote distribution site ATM that is remotely located from the escrow agent account;
- using the purchased cash card at the remote ATM to physically access the

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transferred cash, wherein the cash card is adapted solely for use by a human recipient to receive the transferred cash for the emergency; and

virtually simultaneously physically disbursing the ~~fund~~ cash to the recipient at the remote ATM site ~~distribution-site~~ to complete the transfer without the use of a code provided by the sender to the recipient, wherein the transfer is not in response to a pre-existing transactional relationship between the sender and the recipient and disbursement is authorized without a pre-established relationship between the remote ~~distribution-site~~ ATM and the recipient.

Claims 2-5 (Canceled).

Claim 6 (Currently amended). The method of claim 1, wherein the disbursing step further includes:

~~providing a magnetic card at the remote site~~
entering the cash card access number at the ATM for disbursement of the emergency cash to the recipient.

Claims 7-8 (Canceled).

Claim 9 (Original). The method of claim 1, wherein the authorizing step includes: an electronic authorization.

Claim 10 (Original). The method of claim 9, wherein the electronic authorization includes the step of:

accessing a touch tone telephone.

Claim 11 (Original). The method of claim 9, wherein the electronic authorization includes the step of:

accessing a computer modem.

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Claims 12-15(Canceled).

Claim 16 (Currently amended). A method adapted for use by human senders to human recipients for of transferring money to remote locations during unplanned emergencies, the method comprising the steps of:

communicating with a sender a request for emergency cash during an unplanned emergency by a recipient, wherein the sender is adapted to be solely a human-sender, and the recipient is adapted to be solely a human-recipient;

physically distributing a cash card having a magnetic stripe to the recipient at a physically remote location, the cash card being adaptable for use by the human-recipient, wherein the cash card is not an existing credit card, existing debit card, or existing ATM(automated teller machine) card, and the cash card is not a Western Union transfer or a MoneyGram;

(a) electronically authorizing emergency cash funds solely from a bank account of the a sender solely using a touchtone phone, the emergency cash funds to be held by an escrow agent controlling a bank escrow account for disbursement to the a recipient without a pre-existing sales transaction between said sender and said recipient, wherein the escrow agent is not the recipient, wherein authorizing comprises the steps of:

authorizing the emergency cash funds from a bank account of the sender using a touchtone phone; through at least one of: a credit card, a bank card, a bank account, a debit card, and an automated teller machine (ATM) card; and

the recipient retrieving the cash funds with card;

(b) temporarily holding the emergency cash funds in the bank escrow account;

(c) transferring the emergency cash funds from the escrow agent account to a remotely located automated teller machine(ATM); and

(d) retrieving the emergency cash funds physically by the recipient at the remotely located automated teller machine(ATM) with the cash card having the magnetic stripe, wherein the transfer is completed without a pre-arrangement existing between the sender and the recipient, the sender and the escrow agent, and the recipient and the escrow

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agent.

Claim 17 (Canceled).

Claim 18 (Currently amended). An emergency money transfer system comprising:

a communication between a remotely located recipient and a sender concerning emergency cash needed for an unplanned emergency, the sender is adapted to be solely a human-sender, and the recipient is adapted to be solely a human-recipient;

a cash card having a magnetic strip solely for use in physically retrieving emergency cash authorized from the sender to a physically remotely located recipient, wherein the cash card is not an existing credit card, existing debit card, or existing ATM(automated teller machine) card, and the cash card is not a Western Union transfer or a MoneyGram;

means for physically distributing the cash card to the recipient;

electronic input means for allowing a sender to input cash or money funds solely from a sender's bank account solely by using a touchtone phone into an escrow account controlled by an escrow agent without a pre-existing relationship between the sender and the escrow account, wherein the escrow agent is not the recipient;

electronic retrieval means for allowing the remotely located recipient to physically remove the emergency cash or money funds with a magnetic the cash card having the magnetic stripe at a remotely located ATM, without having a pre-existing relationship between the recipient and the escrow account, wherein removal of the emergency cash occurs without the use of a code provided by the sender to the recipient; and

wherein the sender and the remotely located recipient do not have a pre-existing sales transaction such as transfer of funds from a purchaser to a seller and the escrow account acts as the escrow agent between the parties to provide safety and security.

Claim 19 (Previously presented). The money transfer system of claim 18, wherein the electronic input means includes:

a sender's card for allowing the sender to transfer the money funds from the sender's account through a touch-tone phone connection to the escrow account.

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Claim 20 (Previously presented). The money transfer system of claim 18, wherein the electronic retrieval means includes:

a recipient's magnetic card used at an automated teller machine(ATM) to retrieve the money funds, wherein the automated teller machine is not the escrow agent.

Claim 21 (Original). The money transfer system of claim 20, wherein the magnetic card includes:

a tether line fixably connecting the magnetic card to the ATM.

Claim 22 (Original). The money transfer system of claim 18, wherein the sender includes:
a service provided selected from at least one of an employer or a merchant.

Claim 23 (Original). The money transfer system of claim 18, wherein the magnetic card includes:

a first magnetic stripe on one side for being used with the electronic retrieval means, and a second magnetic stripe on an opposite side of the card for allowing other transactions.

Claim 24 (Original). The method of claim 16, wherein the retrieving step further includes:
using a card with magnetic stripes on both sides, wherein at least one of the stripes is for retrieving the cash funds.

Claims 25-26 (Canceled).

Claim 27 (Currently amended). A method for transferring money funds from a sender to a recipient during an emergency, the method adapted solely for use by human senders and human recipients, the method comprising the steps of:

providing a first electronic means for the sender to request a transfer of the money funds from the sender to the recipient, wherein the sender does not have a pre-existing relationship with the electronic transfer means;

determining a source of the sender's money funds;

verifying an availability of the money funds from the source and an authorization of

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the sender to transfer the money funds;

withdrawing the funds from the source;

approximately simultaneously depositing the withdrawn money funds into an escrow account for disbursement to the recipient without a pre-arrangement existing between the recipient and the escrow agent, wherein the recipient ~~is not~~ is not the escrow agent;

providing a second electronic means at a remote site, wherein the recipient does not have a pre-existing relationship with the second electronic means;

providing a magnetic card purchased at a retail store for to the recipient for use to retrieve the fund from the second electronic means without a code provided by the sender to the recipient, wherein the magnetic card includes a first magnetic strip on a first side to allow the recipient to access the fund and a second magnetic strip on a second side of the magnetic card wherein the second magnetic strip allows the recipient to complete a different transaction not related to the disbursement of funds and not associated with the second electronic means;

receiving a disbursement request from the recipient using the second electronic means using the purchased magnetic card;

verifying approval of the recipient to receive the money funds; and

transferring the money funds from the escrow account to the second electronic means for immediate disbursement to the recipient.

Claims 28-30 (Canceled).

Claim 31 (New). The method of claim 1, further comprising the step of:

using a telephone for the remote recipient notify the sender of the emergency.

Claim 32 (New). The method of claim 31, wherein the providing a sender bank account comprises the step of:

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using a sender home touch tone telephone for the sender to contact the emergency money transfer system to initiate the cash transfer to the recipient at the remote ATM.

Claim 33 (New). The method of claim 32, further comprising the step of:

using the sender's home touch tone telephone for giving the recipient the cash card access number for use at the remote ATM to receive the cash.